

CLAIMS

What is claimed is:

- 1 1. A shopping mall server in an anonymous electronic funds transfer
2 system, comprising:
3 a reception unit operable to receive information about a product selected
4 at a client terminal;
5 a storage unit operable to store a monetary amount of a product provided
6 on an online shopping website, and to store a purchase identifier that identifies
7 a purchase of the product selected at the client terminal;
8 a computing unit operable to calculate a payment sum for the product
9 selected at the client terminal based on the monetary amount of the product
10 stored in the storage unit, and;
11 a transmission unit operable to, in response to designation of a credit
12 company, send instructions to connect to a website of the designated credit
13 company to the client terminal, the instructions including the purchase
14 identifier and the payment sum;
15 wherein the purchase identifier comprises a product name formed by
16 encrypting a name of the product selected at the client terminal with a public
17 key that is unique to the online shopping website.
- 1 2. A shopping mall server according to claim 1, wherein the reception unit
2 is further operable to receive settlement results including the purchase identifier
3 from the website of the designated credit company.

3. A credit company server in an anonymous electronic funds transfer system, comprising:

a reception unit operable to receive from a client terminal a payment sum, a purchase identifier that identifies a purchase of a product, and information specifying a credit card;

a storage unit operable to store information specifying a credit card and a usage balance for the credit card corresponding to a customer, and to store a settlement identifier that identifies a settlement regarding the purchase of the product, the settlement associated with the customer having the information specifying the credit card received by the reception unit;

a settlement unit operable to perform settlement and generated settlement results by selecting the credit card specified by the information received by the reception unit from among credit cards stored in the storage unit and comparing the selected usage balance with the payment sum received by the reception unit, and;

a transmission unit operable to send the settlement results generated by the settlement unit, including the purchase identifier and the settlement identifier, to a shopping mall server that issued the purchase identifier;

wherein the purchase identifier is a product name formed by encrypting a name of the product selected at the client terminal with a public key that is unique to the online shopping website.

4. The credit company server according to claim 3, wherein the settlement identifier is a customer name formed by encrypting a customer name corresponding to the information specifying the credit card supplied from the client terminal with a public key that is unique to the website of the credit company.

1 5. The credit company server according to claim 4, wherein:
2 the settlement unit is further operable to compare a password supplied
3 from said client terminal with passwords stored in the storage unit to generate a
4 comparison result, and;
5 the transmission unit is further operable to send the comparison result to
6 the client terminal.

1 6. A shopping mall server in an anonymous electronic funds transfer
2 system, comprising:
3 a reception unit operable to receive information about a product selected
4 at a client terminal;
5 a storage unit operable to store a monetary amount and a size of the
6 selected product, and to store a purchase identifier that identifies a purchase of
7 the selected product;
8 a computing unit operable to calculate a payment sum and shipping
9 volume for the selected product based on the monetary amount and size of the
10 product stored in the storage unit, and;
11 a transmission unit operable to send instructions to connect to a website
12 of a designated credit company, the instructions including the purchase
13 identifier, the payment sum, and the shipping volume to the client terminal, in
14 response to designation of a shipping company;
15 wherein the purchase identifier is a product name formed by encrypting
16 a name of the selected product with a public key that is unique to the online
17 shopping website.

1 7. The shopping mall server according to claim 6, wherein the reception
2 unit is further operable to receive shipping receipt results including the
3 purchase identifier from a website of the designated shipping company.

1 8. A shipping company server in an anonymous electronic funds transfer
2 system, comprising:
3 a reception unit operable to receive a purchase identifier that identifies a
4 purchase of a product, a payment sum and shipping volume relating to the
5 product, and customer information relating to a purchaser of the product, from
6 a client terminal;
7 a storage unit operable to store a shipping identifier that identifies a
8 shipment of the product, and;
9 a transmission unit operable to send shipping reception results, including
10 the purchase identifier and the shipping identifier, to a shopping mall server
11 that issued the purchase identifier;
12 wherein the purchase identifier is a product name formed by encrypting
13 the name of the product selected at the client terminal with a public key that is
14 unique to the online shopping website.

1 9. The shipping company server according to claim 8, wherein the
2 settlement identifier is a customer name formed by encrypting a customer name
3 included in the customer information with a public key that is unique to a
4 website of a credit company.

1 10. An anonymous electronic funds transfer method comprising the steps of:
2 receiving information about a product selected at a client terminal;
3 storing a monetary amount of the selected product provided by an online
4 shopping website;
5 storing a purchase identifier that identifies a purchase of the selected
6 product;
7 calculating a payment sum for the selected based on the stored monetary
8 amount of the selected product, and;

9 sending, in response to designation of a credit company, instructions to
10 connect to a website of the designated credit company, the instructions
11 including the purchase identifier and the payment sum, to said client terminal.

1 11. The anonymous electronic funds transfer method according to claim 10,
2 further comprising the step of:
3 encrypting a name of the selected product with a public key that is
4 unique to the online shopping website to form a product name included in the
5 purchase identifier.

1 12. The anonymous electronic funds transfer method according to claim 11,
2 further comprising the step of:
3 receiving settlement results including the purchase identifier from the
4 website of the designated credit company.

1 13. An anonymous electronic funds transfer method comprising the steps of:
2 receiving from a client terminal a payment sum, a purchase identifier
3 that identifies a purchase of a product, and information specifying a credit card;
4 storing information specifying a credit card and a usage balance for the
5 credit card corresponding to a customer;
6 storing a settlement identifier that identifies a settlement regarding the
7 purchase of the product, the settlement associated with the customer having the
8 information specifying the credit card;
9 performing settlement and generating settlement results by selecting the
10 credit card specified by the information received by the reception unit from
11 among credit cards stored in the storage unit and comparing the selected usage
12 balance with the payment sum received by the reception unit, and;
13 sending the settlement results generated by the settlement unit, including
14 the purchase identifier and the settlement identifier, to a shopping mall server
15 that issued the purchase identifier.

1 14. The anonymous electronic funds transfer method of claim 13, further
2 comprising the step of:
3 encrypting a name of the product selected at the client terminal with a
4 public key that is unique to the online shopping website to form a product name
5 included in the purchase identifier.

1 15. The anonymous electronic funds transfer method of claim 14, further
2 comprising the step of:
3 encrypting a customer name corresponding to the information specifying the
4 credit card supplied from the client terminal with a public key that is unique to
5 the website of the credit company to form a customer name included in the
6 settlement identifier.

1 16. The anonymous electronic funds transfer method of claim 15, further
2 comprising the step of:
3 comparing a password supplied from said client terminal with
4 passwords stored in the storage unit to generate a comparison result, and;
5 sending the comparison result to the client terminal.

1 17. An anonymous electronic shipping method comprising the steps of:
2 receiving information about a product selected at a client terminal;
3 storing a monetary amount and a size of a product provided on an online
4 shopping website;
5 storing a purchase identifier that identifies a purchase of the selected
6 product;
7 calculating a payment sum and a shipping volume for the selected
8 product based on the stored monetary amount and the stored size of the
9 product; and

10 sending, in response to designation of a shipping company, instructions
11 to connect to a website of the designated shipping company to the client
12 terminal, the instructions including the purchase identifier, the payment sum
13 and the shipping volume.

1 18. The anonymous electronic shipping method according to claim 17,
2 further comprising the step of:
3 encrypting a name of the selected product with a public key that is
4 unique to the online shopping website to form a product name included in the
5 purchase identifier.

1 19. The anonymous electronic shipping method according to claim 18,
2 further comprising the step of:
3 receiving shipping receipt results including the purchase identifier from
4 a website of the designated shipping company.

1 20. An anonymous shipping method comprising the steps of:
2 receiving a purchase identifier that identifies a purchase of a product, a
3 payment sum and shipping volume relating to the product, and customer
4 information relating to a purchaser of the product, from a client terminal;
5 storing a shipping identifier that identifies a shipment of the product;
6 and
7 sending shipping reception results, including the purchase identifier and
8 the shipping identifier, to a shopping mall server that issued the purchase
9 identifier.

1 21. The anonymous shipping method according to step 20, further
2 comprising the step of:

3 encrypting the name of the product selected at the client terminal with a
4 public key that is unique to the online shopping website for form a product
5 name included in the purchase identifier.

1 22. The anonymous shipping method according to step 21, further
2 comprising the step of:
3 encrypting a customer name included in the customer information with a
4 public key that is unique to a website of a credit company to form a customer
5 name included in the settlement identifier.